



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3065-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Keira Brooke Bard et al.	)	Group Art Unit: 3628
	)	
Serial No.: 09/880,777	)	Examiner: Ojo Oyebisi
	)	
Filed: June 15, 2001	)	Confirmation No.: 7834
	)	
For: SYSTEM AND METHODS FOR	)	
PROVIDING STARTER CREDIT	)	
CARD ACCOUNTS	)	

**Mail Stop RCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

Applicants file this Amendment concurrently with a Request for Continued Examination following the Final Office Action mailed July 19, 2006, the period for response to which has been extended through December 19, 2006 by a Petition for Two Month Extension of Time.

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment sections of this paper.